

REMARKS

Claims 1-6, 8, and 9 have been rejected by the present final Office Action. After entry of the present amendment, claims 1-6, 8, and 9 remain pending in the application. Claim 7 was cancelled by prior amendment. The present amendment amends independent claims 1, 8, and 9 to clarify the scope of the claimed inventions of claims 1, 8, and 9. Reconsideration of the application in view of the present amendment and following remarks is respectfully requested.

Claim Rejections Under 35 U.S.C. § 101

In the final Office Action, claims 1-6, 8 and 9 were rejected under 35 U.S.C. §101 because the claimed invention is allegedly directed to non-statutory subject matter. The independent claims 1, 8, and 9 have been amended to clarify that at least one processor can perform each of the recited elements of the respective claims. The rejections are believed to be traversed.

Claim Rejections Under 35 U.S.C. § 112

Claims 1-6, 8, and 9 were rejected under 35 U.S.C. §112, first paragraph, as allegedly failing to comply with the enablement requirement. Page 3 of the Office Action alleges that “the claim(s) contain subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly connected, to make and/or use the invention.” Applicants believe the claimed inventions are enabled in the specification, for example, on pages 6 through 8, a system 10 with a host computer 14 and microprocessor 16 is described. On page 7, lines 12 – 22, the specification describes how, for example, the microprocessor includes certain mechanisms for certain elements recited in the claims. Furthermore, page 7, lines 27-28 describes how, for example, the microprocessor 16 may execute certain computer programs to carry out the various functions or elements described. In addition, page 8, line 1 describes, for instance, that a plurality of microprocessors may be used. In FIGs. 2 and 3, and accompanying description on pages 8 through 12, the specification describes how, for example, the microprocessor 16 carries out certain claimed method elements. For at least the above reasons, the enablement rejection is believed to be traversed.

Claim Rejections Under 35 U.S.C. § 103

Claims 1-6, 8, and 9 were rejected under 35 U.S.C. §103(a) as being unpatentable over Walker, et al., U.S. Patent No. 6,064,987 ("*Walker*"), in view of Templeton, et al., U.S. Patent No. 5,679,940 ("*Templeton*"). By the present amendment, independent claims 1, 8, and 9 have been amended to clarify that the scope of the claimed inventions. In particular, claim 1 has been amended to include the following elements: "A method of approving a money limit of check cashing for a time period during which a check writer may cash checks up to the limit for different purchase transactions, the check writer one of a plurality of check writers, the method comprising executing computer program instructions by one or more processors for: ... determining, by at least one processor, the money limit over the time period during which the check writer cashes one or more checks in respective check writing transactions for different purchase transactions up to the money limit based on the category in which the check writer is classified." (underlining supplied). Claims 8 and 9 have been similarly amended. Support for these amendments can be found in the Applicants' specification at least at page 9, lines 23-26, and page 11, lines 16-25 as follows:

Microprocessor 16 then classifies the check writer in a predetermined category based on the risk score and determines the limit over the time period during which the check writer may cash checks up to the limit. The limit is based on the category in which the check writer is classified.

...

If the transaction amount is not less than or equal to the remaining limit, the microprocessor 16 determines whether the remaining limit is zero in 322. If the remaining limit is zero, then microprocessor 16 transmits a signal to device 12 to deny the check writer for the transaction amount in 324. If the remaining limit is not zero, then microprocessor 16 determines whether the point of the subsequent transaction is the same as the initial point of transaction in 326. The point of transaction, location of which may be recorded by microprocessor 16, may vary in situations where a different merchant is involved. For example,

points of transactions may differ between different casinos or hotels, having different standards of approving checks.

In contrast, *Walker*, permits a user to use a credit card, rather than a check, to pay a purchase price of a good or service (col. 4, lines 24-45), and to determine and offer an installment plan with any number of installment payments equal to or exceeding the purchase price (col. 10, lines 3-26) for the same purchase transaction rather than different purchase transactions. The imposition of an installment plan on a credit card user by *Walker* only determines a certain number of installment payments equal to or exceeding the purchase price for the same or a single credit card transaction, and does not appear to limit the credit card user's subsequent activity in other or different credit card transactions while the credit card user continues using the credit card to pay the remaining installment payments towards the initial purchase price of the purchased good or service. Thus, *Walker* appears to determine an installment plan for a single credit card transaction amount, such as \$10,000. The generated installment plan could determine a series of 10 payments of \$1,000 each for the credit card user to payoff the single credit card transaction amount. In certain embodiments of the Applicants' claimed invention, an approved limit of cash checking can be determined as a money limit over a certain time period during which the check writer cashes checks in respective check writing transactions for different purchase transactions up to the money limit based on the category in which the check writer is classified. For example, as explained above in the cited portion of the Applicants' specification, "points of transactions may differ between different casinos or hotels." In *Walker*, there is no credit limit imposed over time for different check cashing, or credit, transactions, since *Walker* appears to be concerned with setting up an installment plan for the same or single credit card, not check cashing, transaction. Thus, *Walker* does not specifically disclose or suggest Applicants' claimed check cashing systems and methods, nor does *Walker* disclose parallel or similar credit card situations to which the Applicants' check cashing systems and methods apply to.

While *Templeton* relates to the use of certain negative and positive files, the combination of *Walker*'s determination of installment plans for a single credit transaction with *Templeton*'s use of negative and positive file information does not teach or suggest the Applicants' claimed "method of approving a money limit of check cashing for a time period during which a check

writer may cash checks up to the limit for different purchase transactions, the check writer one of a plurality of check writers, the method comprising executing computer program instructions by one or more processors for: ... determining, by at least one processor, the money limit over the time period during which the check writer cashes one or more checks in respective check writing transactions for different purchase transactions up to the money limit based on the category in which the check writer is classified.” (underlining supplied).

Since each and every element of the Applicants’ amended independent claims 1, 8, and 9 are neither taught nor suggested by the cited references, the independent claims should be allowable over the cited references.

Dependent claims 2-6 are ultimately dependent from amended independent claim 1 for which arguments of patentability have been provided above. If the underlying amended independent claim is patentable over the cited references, then the dependent claims should be in condition for allowance.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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DATE: 18 SEPTEMBER 2009

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Attorney Docket No.: **34250-0878**